

Hinduja Leyland - Investor Note

Hinduja Leyland Finance (HLF) is a leading Indian NBFC that provides a wide range of vehicle and asset financing, focusing on commercial vehicles, cars, tractors, and construction equipment, alongside housing finance and loans against property.

Market Cap	FY25 Total Income	FY25 PAT	PE Ratio	PB Ratio
₹14,500 Crore	₹6,280.51 Crore	₹773.8 Crore	18.7	1.7

Business and Financial Highlights

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Parent-group Support and Distribution Synergies
Ashok Leyland (and the Hinduja Group) hold a controlling stake, giving HLF preferential access to CV dealer networks, manufacturer relationships and periodic capital support.
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Creditworthiness Recognised by Rating Agencies
HLF has investment-grade ratings on debt instruments (CARE/CRISIL notes) supporting its ability to raise funding at competitive rates - important for an NBFC's cost of funds and margin profile.
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Good Positioning on EV / Commercial Vehicle Cycles
Management alignment with EV financing and Ashok Leyland's EV and defence expansion supports stronger, higher-quality loan origination over time.

Recent Financial Performance

